

United States Bankruptcy Court

Southern District of New York

Case No. 10-22876-rdd

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

William Alexander Kowitz
aka Zev Kowitz
31 Jacaruso Drive
Spring Valley, NY 10977

Stacy Lynn Kowitz
31 Jacaruso Drive
Spring Valley, NY 10977

Last four digits of Social-Security or other Individual Taxpayer-Identification No(s)(if any):

xxx-xx-4185

xxx-xx-2915

Employer Tax-Identification No(s).(EIN)[if any]:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: August 27, 2010

Robert D. Drain
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0208-7
Case: 10-22876

User: mcorrea
Form ID: bl8

Page 1 of 2
Total Noticed: 75

Date Rcvd: Aug 27, 2010

The following entities were noticed by first class mail on Aug 29, 2010.

db/jdb +William Alexander Kowitz, Stacy Lynn Kowitz, 31 Jacaruso Drive,
Spring Valley, NY 10977-2527
ust +United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122
cr +U.S. Bank, N.A., c/o Rosicki, Rosicki, & Associates, P.C., 51 E. Bethpage Road,
Plainview, NY 11803-4224
5176252 +Annie Sez, Po Box 1003, Totowa, NJ 07511-1003
5176259 +Chld/cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
5176260 +Chld/cbsd, ATTN.: CENTRALIZED BANKRUPTC, Po Box 20507, Kansas City, MO 64195-0507
5176264 +Citimortgage Inc, Po Box 9438,dept 0251, Gaithersburg, MD 20898-9438
5176269 +EMA, Nyack Emergency Medical Associ, PO Box 568, Livingston, NJ 07039-0568
5176277 +Hospitalist EMO, PO Box 597, Livingston, NJ 07039-0597
5176279 +Hsch/liz, Po Box 703, Wood Dale, IL 60191-0703
5176280 Internal Revenue Service, 11601 Philadelphia Blvd, Philadelphia, PA 19114
5176286 +Mandeess, 401 Hackensack Ave, Hackensack, NJ 07601-6411
5176287 +Memorial Hospital, 1275 York Avenue, New York, NY 10065-6094
5176288 +Miller & Milone PC, 100 Quentin Roosevelt Boulevar, Garden City, NY 11530-4879
5176294 +NYC Department Of Finance, Parking Violations Bureau, 345 Adams Street, 3rd Floor,
Brooklyn, NY 11201-3719
5176293 NYC Department Of Finance, Attn: Legal Affairs Division, 345 Adams Street, 3rd Floor,
Brooklyn, NY 11201-3719
5176295 +NYS Department Of Taxation And, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
5176296 +NYS Dept Of Taxation & Finance, Bankruptcy Unit-TCD,Bldg 8, Rm, W.A. Harriman State Campus,
Albany, NY 12227-0001
5176297 NYS Unemployment Insurance Fun, PO Box 551, Albany, NY 12201-0551
5176289 New York Presbyterian, PO Box 3475, Toledo, OH 43607-0475
5176290 New York Presbyterian Hospital, PO Box 6411, New York, NY 10249-6411
5176291 Newport News, Card Processing Ce, Old Bethpage, NY 11804
5176298 Quest Diagnostics, Malcolm Avenue, Teterboro, NJ 07608
5176299 Rockland Orthopedics And Sport, 327 Route 59, Colonial Square, Airmont, NY 10952
5176300 +Santander Consumer Usa, 8585 N Stemmons Fwy Ste, Dallas, TX 75247-3836
5176303 +Sovereign Bank, 1130 Berkshire Blvd 3rd Floor, Wyomissing, PA 19610-1242
5176305 +Target N.b., Po Box 560284, Dallas, TX 75356-0284
5176308 +United States Trustee's Office, Brooklyn Division, 271 Cadman Plaza,
Brooklyn, NY 11201-1820
5176309 United States Trustee's Office, Poughkeepsie Division, 355 Main Street,
Poughkeepsie, NY 12601-3315
5176310 +United States Trustee's Office, 33 Whitehall Street, New York, NY 10004-2122
5176313 +Us Bank Home Mortgage, P.O. Box 20005, Owensboro, KY 42304-0005

The following entities were noticed by electronic transmission on Aug 27, 2010.

5176253 +EDI: BANKAMER.COM Aug 27 2010 15:53:00 Bank Of America, Po Box 15026,
Wilmington, DE 19850-5026
5176254 EDI: BANKAMER.COM Aug 27 2010 15:53:00 Bank Of America, PO Box 15019,
Wilmington, DE 19886-5019
5176255 +EDI: WFNNB.COM Aug 27 2010 15:53:00 Blair Corporation, 220 Hickory St,
Warren, PA 16366-0001
5176256 +EDI: CAPITALONE.COM Aug 27 2010 15:53:00 Cap One, Po Box 85520, Richmond, VA 23285-5520
5176257 EDI: CHASE.COM Aug 27 2010 15:53:00 Cardmember Services, PO Box 15298,
Wilmington, DE 19850-5298
5176258 +EDI: CHASE.COM Aug 27 2010 15:53:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
5176262 +EDI: CITICORP.COM Aug 27 2010 15:53:00 Citgo/cbsd, ATTN: CENTRALIZED BANKRUPTCY,
Po Box 20432, Kansas City, MO 64195-0432
5176261 +EDI: CITICORP.COM Aug 27 2010 15:53:00 Citgo/cbsd, Po Box 6497,
Sioux Falls, SD 57117-6497
5176263 +EDI: CITICORP.COM Aug 27 2010 15:53:00 Citi, Pob 6241, Sioux Falls, SD 57117-6241
5176265 +EDI: DISCOVER.COM Aug 27 2010 15:53:00 Discover Fin Svcs Llc, Po Box15316,
Wilmington, DE 19850-5316
5176266 +EDI: DISCOVER.COM Aug 27 2010 15:53:00 Discover Fin Svcs Llc,
ATTENTION: BANKRUPTCY DEPARTME, Po Box 3025, New Albany, OH 43054-3025
5176267 +EDI: TSYS2.COM Aug 27 2010 15:53:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
5176268 +EDI: TSYS2.COM Aug 27 2010 15:53:00 Dsnb Macys, MACY'S BANKRUPTCY, Po Box 8053,
Mason, OH 45040-8053
5176270 +EDI: RMSC.COM Aug 27 2010 15:53:00 Gemb/care Credit, Po Box 981439,
El Paso, TX 79998-1439
5176271 +EDI: RMSC.COM Aug 27 2010 15:53:00 Gemb/gap, Po Box 981400, El Paso, TX 79998-1400
5176272 +EDI: RMSC.COM Aug 27 2010 15:53:00 Gemb/jcp, Po Box 984100, El Paso, TX 79998-4100
5176273 +EDI: RMSC.COM Aug 27 2010 15:53:00 Gemb/jcp, ATTENTION: BANKRUPTCY, Po Box 103104,
Roswell, GA 30076-9104
5176274 +EDI: RMSC.COM Aug 27 2010 15:53:00 Gemb/old Navy, Po Box 981400, El Paso, TX 79998-1400
5176275 +EDI: RMSC.COM Aug 27 2010 15:53:00 Gemb/old Navy, ATTENTION: BANKRUPTCY, Po Box 103104,
Roswell, GA 30076-9104
5176276 +EDI: RMSC.COM Aug 27 2010 15:53:00 Gemb/oldnavydc, Po Box 981400, El Paso, TX 79998-1400
5176278 +EDI: HFC.COM Aug 27 2010 15:53:00 Hsbc/boscov, Po Box 4274, Reading, PA 19606-0674
5176281 +EDI: CBSKOHLS.COM Aug 27 2010 15:53:00 Kohls/chase, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096
5176282 +EDI: WFNNB.COM Aug 27 2010 15:53:00 Lane Bryant, 4590 E Broad St, Columbus, OH 43213-1301
5176285 +E-mail/Text: camanagement@mandtbank.com M And T Bank,
ATTN: BANKRUPTCY, 1100 Wehrle Dr 2nd Floor, Williamsville, NY 14221-7748
5176284 +E-mail/Text: camanagement@mandtbank.com M And T Bank,
1100 Wehrle Drive, Buffalo, NY 14221-7748
5176283 +E-mail/Text: camanagement@mandtbank.com M And T Bank,
One Fountain Pl/3rd Fl, Buffalo, NY 14203-1495
5176292 +EDI: WFNNB.COM Aug 27 2010 15:53:00 Newport News, Po Box 182124, Columbus, OH 43218-2124

District/off: 0208-7
Case: 10-22876

User: mcorrea
Form ID: bl8

Page 2 of 2
Total Noticed: 75

Date Rcvd: Aug 27, 2010

The following entities were noticed by electronic transmission (continued)

5176302 +EDI: SEARS.COM Aug 27 2010 15:53:00 Sears/cbsd, SEARS BK RECOVERY, Po Box 20363,
Kansas City, MO 64195-0363
5176301 +EDI: SEARS.COM Aug 27 2010 15:53:00 Sears/cbsd, 701 East 60th St N,
Sioux Falls, SD 57104-0432
5176304 +EDI: WTRRN BANK.COM Aug 27 2010 15:53:00 Target N.b., Po Box 673,
Minneapolis, MN 55440-0673
5176306 +EDI: CITICORP.COM Aug 27 2010 15:53:00 Thd/cbsd, Po Box 6497, Sioux Falls, SD 57117-6497
5176307 +EDI: CITICORP.COM Aug 27 2010 15:53:00 Thd/cbsd, ATTN.: CENTRALIZED BANKRUPTCY,
Po Box 20363, Kansas City, MO 64195-0363
5176311 +EDI: CITICORP.COM Aug 27 2010 15:53:00 Unvl/citi, Po Box 6241, Sioux Falls, SD 57117-6241
5176312 +EDI: CITICORP.COM Aug 27 2010 15:53:00 Unvl/citi, ATTN.: CENTRALIZED BANKRUPTCY,
Po Box 20507, Kansas City, MO 64195-0507
5176314 +EDI: AFNIVERIZONE.COM Aug 27 2010 15:53:00 Verizon New York Inc, 500 Technology Dr,
Weldon Spring, MO 63304-2225
5176315 +EDI: TSYS2.COM Aug 27 2010 15:53:00 Visdsnb, 9111 Duke Blvd, Mason, OH 45040-8999
5176316 +EDI: TSYS2.COM Aug 27 2010 15:53:00 Visdsnb, ATTN: BANKRUPTCY, Po Box 8053,
Mason, OH 45040-8053
5176317 +EDI: WFNNB.COM Aug 27 2010 15:53:00 Wfnnb/chadwicks Of Bos, 4590 E Broad St,
Columbus, OH 43213-1301
5176318 +EDI: WFNNB.COM Aug 27 2010 15:53:00 Wfnnb/dress Barn, Po Box 182273,
Columbus, OH 43218-2273
5176320 +EDI: WFNNB.COM Aug 27 2010 15:53:00 Wfnnb/express, Po Box 182124, Columbus, OH 43218-2124
5176319 +EDI: WFNNB.COM Aug 27 2010 15:53:00 Wfnnb/express, 4590 E Broad St,
Columbus, OH 43213-1301
5176321 +EDI: WFNNB.COM Aug 27 2010 15:53:00 Wfnnb/new York And Compa, 220 W Schrock Rd,
Westerville, OH 43081-2873
5176322 +EDI: WFNNB.COM Aug 27 2010 15:53:00 Wfnnb/woman/within, 4590 E Broad St,
Columbus, OH 43213-1301
5176323 +EDI: WFNNB.COM Aug 27 2010 15:53:00 Wfnnb/woman/within, Po Box 182273,
Columbus, OH 43218-2273

TOTAL: 44

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5176251 Kowitz, William Alexander

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2010

Signature:

